

CLAIM AMENDMENTS

1. (Currently Amended) A method for providing recent financial transaction data to a plurality of users of a web site comprising:
 - ~~collecting-receiving at a first computer financial transaction data for said a~~
 - ~~plurality of users of a first financial institution;~~
 - ~~receiving at a second computer financial transaction data for a plurality of~~
 - ~~users of a second financial institution;~~
 - ~~transmitting at least daily said financial transaction data for said plurality of~~
 - ~~users from said first computer and said second computer to a database accessible~~
 - ~~from a server at said web site;~~
 - ~~prompting one of said plurality of users of said web site for a first an~~
 - ~~account number for financial transaction data from said first financial institution;~~
 - ~~prompting said one of said plurality of users of said web site for a second~~
 - ~~account number for financial transaction data from said second financial institution;~~
 - ~~requesting from said database financial transaction data for said first~~
 - ~~account number and for said second account number; and~~
 - ~~presenting said financial transaction data for said first account number and~~
 - ~~said second account number to said one of said plurality of users of said web site.~~
2. (Currently Amended) The method of claim 1 further comprising creating and presenting to said one of said plurality of users a report comprising said financial transaction data for said first account number and said second account number.
3. (Original) The method of claim 1 further comprising transmitting said financial transaction data to an accounting software package at said one of said plurality of

users' computer.

4. (Original) The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in a browser.
5. (Original) The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in an online information service application.
6. (Currently Amended) The method of claim 1 wherein said financial transaction data originates from a plurality of ~~financial institutions and~~ processing centers.
7. (Currently Amended) The method of claim 1 wherein said first computer is a financial services provider computer.
8. (Currently Amended) A system for providing recent financial transaction data to a plurality of users of a web site comprising:

a first computer for collecting financial transaction data for ~~a said~~ plurality of users of a first financial institution;

a second computer for collecting financial transaction data for a plurality of users of a second financial institution;

a server at said web site for receiving at least daily said financial transaction data from said first computer ~~and said second computer at least daily~~;

a database for storing said financial transaction data received at least daily from said first computer and said second computer;

a first ~~an~~ account number from one of said plurality of users of said web site for financial transaction data from said first financial institution;

a second account number from said one of said plurality of users of said

web site for financial transaction data from said second financial institution;

financial transaction data ~~for said account number from~~ said database for
said first account number and said second account number wherein said financial
transaction data for said first account number and said second account number is
presented to said one of said plurality of users of said web site.

9. (Currently Amended) The system of claim 8 further comprising a report comprising
said financial transaction data for said first account number and said second
account number for said one of said plurality of users.
10. (Original) The system of claim 8 further comprising an accounting software
package at said one of said plurality of users' computer for receiving said financial
transaction data.
11. (Original) The system of claim 8 wherein said financial transaction data is
presented to said one of said plurality of users in a browser.
12. (Currently Amended) The system of claim 8 wherein said financial transaction data
is ~~present~~ presented to said one of said plurality of users in ~~a~~ an online service
information application.
13. (Currently Amended) The system of claim 8 wherein said financial transaction data
originates from a plurality of ~~financial institutions and~~ processing centers.
14. (Currently Amended) The system of claim 8 wherein said first computer is a
financial services provider computer.
15. (Currently Amended) A method for providing through a web site financial ~~financial~~
transaction data to a card user comprising:

collecting at a plurality of computers financial transaction data for a plurality

of card users ~~at a computer of a plurality of financial institutions;~~

transmitting at least daily said financial transaction data for said plurality of card users ~~user~~ of said plurality of financial institutions from said plurality of computers ~~computer~~ to a database accessible from a server at said web site;

determining an account number associated with one of said plurality of financial institutions for one of said plurality of card user ~~users~~ when said one of said plurality of card users accesses said web site; and

transmitting said financial transaction data associated with said account number for said card user to said card user's computer.

16. (Original) The method of claim 15 further comprising creating and presenting to said card user a report comprising said financial transaction data.
17. (Original) The method of claim 15 further comprising transmitting said financial transaction data to an accounting software package at said card user's computer.
18. (Original) The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to a browser.
19. (Original) The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to an online information service application.
20. (Original) The method of claim 15 wherein said card user is selected from the group consisting of credit card users and debit card users.
21. (Currently Amended) The method of claim 15 wherein said financial transaction data originates from a plurality of ~~financial institutions and processing centers.~~
22. (Currently Amended) The method of claim 15 wherein one of said plurality of

~~computers, computer~~ is a financial services provider computer.

23. (Currently Amended) A system for providing recent financial transaction data to a card user comprising:

a first computer for collecting financial transaction data for said card user from a first financial institution;

a second computer for collecting financial transaction data for said card user from a second financial institution;

a server at a web site for receiving at least daily said financial transaction data from said ~~financial service provider~~first and second computer;

a database for storing said financial transaction data received at least daily;

an account number for said card user of said web site, said account number associated with said first financial institution or said second financial institution;

financial transaction data from said database for said account number wherein said financial transaction data for said account number is presented to said card user.

24. (Original) The system of claim 23 further comprising a report comprising said financial transaction data for said card user.
25. (Original) The system of claim 23 further comprising an accounting software package at said card user's computer for receiving said financial transaction data.
26. (Original) The system of claim 23 wherein said financial transaction data is presented to said card user in a browser.
27. (Original) The system of claim 23 wherein said financial transaction data is presented to said card user in an online information service application.

28. (Original) The system of claim 23 wherein said card user is selected from the group consisting of credit card users and debit card users.
29. (Currently Amended) The system of claim 23 wherein said financial transaction data originates from a plurality of ~~financial institutions and~~ processing centers.
30. (Currently Amended) The system of claim 23 wherein said first computer is a financial services provider computer.
31. (Currently Amended) A method for providing recent financial transaction data to a user of a web site comprising:
- collecting at a first computer financial transaction data for said user from a first financial institution;
 - collecting at a second computer financial transaction data for said user from a second financial institution;
 - transmitting from said first and second computer to a database accessible from a server at said web site said financial transaction data for said user wherein said financial transaction data relates to transactions posted the previous day;
 - confirming the identity of said user when said user accesses said web site;
 - determining an account number for said user for said first financial institution;
 - requesting from said server at said web site financial transaction data for said account number; and
 - transmitting said financial transaction data for said account number to said user's computer.
32. (Original) The method of claim 31 wherein said financial transaction data

comprises credit card transaction data.

33. (Original) The method of claim 31 wherein said financial transaction data comprises debit card transaction data.
34. (Original) The method of claim 31 wherein said financial transaction data comprises credit card data and debit card transaction data.
35. (Original) The method of claim 31 further comprising presenting to said user said financial transaction data in a report.
36. (Original) The method of claim 35 wherein said user is prompted for information to generate said report.
37. (Currently Amended) The method of claim 31 further comprising downloading said ~~said~~ financial transaction data to an accounting program at said user's computer.
38. (Currently Amended) The method of claim 31 wherein said first computer is a financial services provider computer.
39. (Currently Amended) A system for providing recent financial transaction data from a plurality of financial institutions to a user of a web site comprising:
 - financial transaction data for said user for a first financial transaction at a first one of said plurality of financial institutions;
 - financial transaction data for said user for a second financial transaction at a second one of said plurality of financial institutions;
 - a computer for collecting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;
 - a database accessible from a server at said web site for receiving from said

computer within 24 hours of posting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;

a process for verifying the identity of said user when said user accesses said web site;

an account number for said user for accessing said user's financial transaction data; and

a request for obtaining from said server at said web site and transmitting to said user's computer financial transaction data for said account number.

40. (Original) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.
41. (Currently Amended) The system of claim 39 wherein said financial transaction data for said first financial ~~financial~~ transaction comprises debit card transaction data.
42. (Currently Amended) The system of claim 39 wherein said financial transaction data from said first financial ~~financial~~ transaction comprises credit card transaction data and said financial transaction data for said second financial ~~financial~~ transaction comprises debit card transaction data.
43. (Original) The system of claim 39 further comprising a report for presenting to said user said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
44. (Original) The system of claim 43 wherein said user is prompted for information to generate said report.

45. (Currently Amended) The system of claim 39 further comprising an accounting program at said user's computer for downloading said ~~said~~ financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
46. (Original) The system of claim 39 wherein said computer is a financial services provider computer.